

LOCAL GOVERNMENT PROPERTY INSURANCE FUND

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM

INSURANCE COVERAGE

Coverage for acts of terrorism is already included in your policy. You should know that, effective November 26, 2002, under your existing coverage, any losses caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of the covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The portion of your annual premium that is attributable to coverage for acts of terrorism is: \$ 0.00

THIS ACKNOWLEDGES THAT YOU HAVE BEEN NOTIFIED UNDER THE TERRORISM RISK INSURANCE ACT OF 2002, THAT ANY LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY COVERAGE WILL BE PARTIALLY REIMBURSED BY THE UNITED STATES AND YOU HAVE BEEN NOTIFIED OF THE AMOUNT OF YOUR PREMIUM, IF ANY, ATTRIBUTABLE TO SUCH COVERAGE.

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